GOVERNMENT OF INDIA
FINANCE
LOK SABHA

STARRED QUESTION NO:511
ANSWERED ON:19.05.2006
LOAN UNDER SGSY
Jha Shri Raghunath;Siddeswara Shri Gowdar Mallikarjunappa

Will the Minister of FINANCE be pleased to state:

(a) whether the banks are required to finance under Swarnajayanti Gram Swarojgar Yojana (SGSY);

(b) if so, the target fixed and achieved for disbursement of loan during the last three years, bank-wise;

(c) whether there are some banks and their branches which have not financed under SGSY in the year 2005-06; and

(d) if so, the details thereof and the action taken against them?

Answer

MINISTER OF THE STATE IN THE MINISTRY OF FINANCE (SHRI P.CHIDAMBARAM)

(a), (b), (c) & (d) : A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (A), (B), (C) & (D) OF LOK SABHA STARRED QUESTION NO.511 TO BE ANSWERED ON 19TH MAY, 2006 TABLED BY SHRI G.M. SIDDESWARA AND SHRIRAGHUNATH JHA REGARDING LOAN UNDER SGSY:

(a): Yes, Sir.

(b): As per information made available by Reserve Bank of India(RBI), the Bank-wise details of targets and disbursement under Swarnajayanti Gram Swarojgar Yojana (SGSY) for the year 2003-04, 2004-05 and 2005-06 (upto Dec. 2005) are at Annexure-I.

(c) & (d): As per an RBI report, there are 918 branches of various banks who have achieved less than 25 per cent lending under SGSY in the year 2005-06. Bank-wise number of such branches are at Anmexure-II. On receipt of the list of bank branches which have less than 25 per cent lending, RBI has taken up the matter with all scheduled commercial banks. Accordingly,all the banks have advised their Controlling Offices to ensure the achievement of targets under the Scheme. Micro Finance Cells have also been created in die banks to review the performance under SGSY.

Annexure -I

SWARNJAYANTI GRAM SWAROZGAR YOJANA (S6SY)

Statement showing bank-wise (commercial banks) progress during the year 2003-04, 2004-05 and 2005-06 (upto December 2005)

Rs in Lakhs

Sr. No.	Name of the Banks	Annual Financial target (upto Dec.05) 2003-04	Annual Financial target (upto Dec.05) 2004-05	Annual Financial target (upto Dec.05) 2005-06	Total credit Disburesd (Ind & SHGs) 2003-04	Total credit Disburesd (Ind & SHGs) 2004-05	Total credit Disburesd (Ind & SHGs) 2005-06	Achievement(%) 2003-04	Achievement(%) 2004-05	Achievement(%) 2005-06
1	2	3	4	5	6	7	8	9	10	11
	Public Sector Banks									
1	State Bank of India	39458.3	39644.7	33140.7	26488.8	27875.2	21146.4	67.13	70.31	63.81
2	State Bank of B.&J	2168.6	2190.0	2536.0	1055.1	1944.0,	521.6	48.65	88.77	20.54

3 State Bank of Hyderabad 2326.0 3359.0 297.0 1326,1 3628.4 1483.6 57.01 108.021 499.52

4 state Bank of Indore 1978.0 1978.0 1978.0 5509.1 864.21 679.9 278.52 43.69 34.37

5 State Bank of Mysore 887.0 630.0 0.0 336.0 953.0 193.0. 37.88 151.271 0.00

6 State Bank of Patiala 689.0 715.0 988.0 644.3 662.0 276.61 93.51 92.59 27.94

7 State Bank of Sarurashtra 341.2 372.9 372.9 198.8 254.5 207.2 58.25 68.25 55.56

8 State Bank of Travancore 838.5 710.3 828.0 520.6 601.0 310.2 62.09 84.62 37.46

9 Allahabad Bank 9205.8 11071.5 11382.9 3112.2 3635.2 3364.3 33.81 32.83 29.56

10 Andhra Bank 1500.0 2225.0 2090.0 1047.0 2096.7 1066.1 69.80 94.23 51.01

11 Bank of Baroda 10690.4 9652.1 9783.0 3633.3 4306.6 3208.4 33.99 44.62 32.80

12 Bank of India 3333.3 7728.9 5251.2 5602.3 4937.9 4785.4 168.07 63.89T 91.13

13 Bank of Maharashtra 3303.6 3819.7 3819.7 1455.9 1672.9 661.5 44.07 43.80 17.32

14 Canara Bank 2049.7 3303.7 4687.7 2352.2 2860.6 2684.8 114,75 86757 57.27

15 Central Bank of India 11300.0 12051.0 12215.0 5538.5 7417.3 4399.0 46.94 61.55 36.01

16 Corporation Bank 504.6 458.8 423.7 297.8 242.3 151.4 59.01 52.81 35.74

17 Dena Bank 1568.5 1584.6 1626.6 619.7 920.8 884.8 39.51 58.11 54.40

18 Indian Bank 4345.8 4345.8 4136.9 1115.1 1666.6 2098.3 25.66 38.35 50.72

19 Indian Overseas Bank 2300.0 2765.0 0.0 1803.7 2604.7 2137.8 78.42 94.20 0.00

20 Oriental Bk. of Commerce 944.0 926.6 1506.4 564.9 585.6 374.6 59.84 63.20 24.87

21 Punjab National Bank 13395.8 21258.6 19729.0 7517.0 9809,6 5074.0 56.11 46.14 25.72

22 Punjab & Sind Bank 1778.0 137.0 476.4 436.3 391.4 384.2 24.54 285.72 80.65

23 Syndicate Bank 2226.0 2043.7 2301.3 1418.8 1203.2 1346.2 53.74 58.87 58.49

24 Union Bank of India 6744.7 6632.4 7170.6 2705.6 3043.7 2267.7 40.11 45.89 31.63

25 United Bank of India 6250.7 7828.0 0.0 2221.3 2603.6 1074.5 35.54 33.26 0.00

26 UCO Bank 5124.0 3917.7 2628.6 3705.5 5532.0 746.6 72-32 141.201 28.40

27 vijaya Bank 560.2 526.5 597.1 385.5 417.7 221.2 68.82 79.33 37.05

Total 136311.7 151876.4 129966.7 61611.4 92729.9 61747.9 59.87 61.06 47.51

Continued....

Annexure - I (Cont...)

Rs in Lakhs

Sr. No.	Name of the Banks	Annual Financial target 2003-04	Annual Financial target 2004-05	Annual Financial target 2005-06	Total credit Disburesd (Ind & SHGs) 2003-04 (upto Dec.05)	Total credit Disburesd (Ind & SHGs) 2004-05 (upto Dec.05)	Total credit Disburesd (Ind & SHGs) 2005-06 (upto Dec.05)	Achievement(%) 2003-04	Achievement(%) 2004-05	Achievement(%) 2005-06
1	2	3	4	5	6	7	8	9	10	11
	Public Sector Banks									
28	CICI Bank Ltd (nil St.)	9.1	129.2	20.3	0.0	0.03	6.0	0.0	o.O2	0.00
29	Bank of Rajasthan Ltd.	538.3	628.6	630.6	91.41	93.2	33.8	17.0	14.83	5.36
30	Bharat Overseas Bank.Ltd	26.8	23.3	28.0	24.8	32.1	17	92.8	137.85	6.14
31	Benares State Bank.Ltd	#	0.0	0.0	0.01	o.o1	0.0	0.0	0.00	0.00
32	Cathelic Syrian Bank Ltd.	122.9	85.3	168.6	43.5	119.6	83.6	35.4	140.19	49.56
33	Dhanlakshmi Bank Ltd.	98.9	112.8	0.0	183.6	160.0	147.2	185.7	1.88	0.00
34	Federal Bank Ltd	270.4	292.1	369.6	295.6	728.2	297.7	109.3	249.28	80.53

35 J & K Bank Ltd 1698.3 4186.0 3639.5 796.2 853.5 521.1 46.9 20.39 14.32

36 Karnataka Bank Ltd. 79.5 124.5 492.5 95.4 92.9 51.2 120.0 74.65 10.39

37 KarurVysya Bank Ltd 106.1 151.1 128.0 19.8 25.4 13.0 18.7 16.80 10.18

38 Lakshmi Vilas 41.91 1417 141.1 72.6 29.0 44.7 173.2 20.49 31.67
Bank Ltd

39 Nedungadi Bank Ltd $ 0.0 0.6 0.0 0.6 0.00 0.00 0.00 0.00 0.00

40 Ratnakar Bank Ltd 10.77 10.6 10.6 10.4 6.8 3.5 97.3 63.80 33.46

47 SangN Bank Ltd 315.81 196.5 343.7 5.5 65.4 22.5 1.7 33.26 6.56

42 South Indian 317.2 168.5 191.6 324.8 364.6 537 102.4 216.42 28.09
Bank Ltd

43 Tamilnadu Mer. 45.5 103.5 0.0 74.1 66.2 56.5 152.8 63.98 0.00
Bank Ltd

44 United Western 539.3 198.0 0.0 82.6 139,4 156.9 15.3 70.39 0.00
Bank Ltd

45 Vysya Bank Ltd 193.2 686.5 170.3 288.5 219.3 220.6 149.4 31.94 129.57

46 Nainital Bank Ltd 54.4 106.0 94.6 17.8 30,9 18.1 32.7 29.14 19.26

47 City Union 43.0 83.0 83.0 30.9 42.0 45.3 71.8 50.59 54.53
Bank Ltd

48 Lord Krishna 32.2 35.3 41.2 12.3 15.1 2.3 38.1 4274 5-66
Bank Ltd

Total of Pvt. 4543.1 7462.4 65518 1469.6 30834 1773.4 54.4 41.32 27.07
Sector Bks

Grand Total 40854.8 159338.7 136518.5 84081.095813.4 63521.3 59.69 60.13 46.53

Merged with BOB $ Merged with PNB

Annexure II

List showing number of branches of Banks (scheduled commercial banks) whose Performance below 25% under SGSY in he year 2005-06.

SL.No. Name of the bank No of branches identified

Public Sector Banks

1	State Bank of India	169
2	State Bank of Bikaner & Jaipur	49
3	State Bank of Indore	15
4	State Bank of Patiala	2
5	State Bank of Hyderabad	6
6	State Bank of Sarurashtra	2
7	State Bank of Travancore	8
8	Allahabad Bank	54
9	Andhra Bank	6
10	Bank of Baroda	63
11	Bank of India	22
12	Bank of Maharashtra	4
13	Canara Bank	13
14	Corporation Bank	4
15	Central Bank of India	69
16	Dena Bank	17
17	Indian Bank	9
18	Oriental Bank of Commerce	12
19	Punjab National Bank	98
20	Punjab & Sind Bank	10
21	Syndicate Bank	7
22	Union Bank of India	23
23	United Bank of India	39
24	UKO Bank	45
25	Vijya Bank	6
26	Indian Overseas Bank	13
	Sub Total	765

Private Sector Banks

1	ICICI Bank Ltd	9
2	Bank of Rajasthan Ltd	89
3	Federal Bank Ltd	8
4	Bharat Overseas Bank	2
5	Catholic Syrian Bank	6
6	City Union Bank	3
7	South Indian Bank	7
8	United Western Bank	3
9	ING Vysya Bank	1
10	Karur Vysya Bank	4
11	Laksmi Vilas Bank	6
12	Development Credit Bank	15
	Sub- total	153
	Grand Total	918